

SERFF Tracking Number: PCWA-125650141 State: District of Columbia
Filing Company: NCRIC, Inc. State Tracking Number:
Company Tracking Number: DC-PP-0708
TOI: 11.1 Medical Malpractice - Claims Made Only Sub-TOI: 11.1023 Physicians & Surgeons
Product Name: Health Care Professional Rates and Rules Manual
Project Name/Number: Payment Plans/

Filing at a Glance

Company: NCRIC, Inc.

Product Name: Health Care Professional Rates and Rules Manual
SERFF Tr Num: PCWA-125650141 State: District of Columbia

TOI: 11.1 Medical Malpractice - Claims Made Only
SERFF Status: Closed-APPROVED State Tr Num:

Sub-TOI: 11.1023 Physicians & Surgeons

Co Tr Num: DC-PP-0708

State Status:

Filing Type: Rule

Author: LaQuita Goodwin

Reviewer(s): Robert Nkojo

Date Submitted: 05/16/2008

Disposition Date: 07/09/2008

Disposition Status: APPROVED

Effective Date Requested (New): 07/01/2008

Effective Date (New):

Effective Date Requested (Renewal): 07/01/2008

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Payment Plans

Status of Filing in Domicile:

Project Number:

Domicile Status Comments: None

Reference Organization: None

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 07/09/2008

State Status Changed:

Deemer Date:

Created By: LaQuita Goodwin

Submitted By: LaQuita Goodwin

Corresponding Filing Tracking Number:

Filing Description:

I submit for your review and approval the premium payment plans for the Health Care Professionals Rates and Rules Manual, which is used for physicians, surgeons, dentists and allied health professionals. I request the effective date of July 1, 2008 for this filing submission.

Please find attached the manual pages that will be used for the dental program and the physicians and surgeons program. If you have any questions during the review process, please let me know.

Thank you.

Company and Contact

<i>SERFF Tracking Number:</i>	<i>PCWA-125650141</i>	<i>State:</i>	<i>District of Columbia</i>
<i>Filing Company:</i>	<i>NCRIC, Inc.</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>DC-PP-0708</i>		
<i>TOI:</i>	<i>11.1 Medical Malpractice - Claims Made Only</i>	<i>Sub-TOI:</i>	<i>11.1023 Physicians & Surgeons</i>
<i>Product Name:</i>	<i>Health Care Professional Rates and Rules Manual</i>		
<i>Project Name/Number:</i>	<i>Payment Plans/</i>		

Filing Contact Information

LaQuita Goodwin, Compliance Specialist	lgoodwin@proassurance.com
100 Brookwood Place	205-877-4426 [Phone]
Birmingham, AL 35209	205-414-2887 [FAX]

Filing Company Information

NCRIC, Inc.	CoCode: 41149	State of Domicile: District of Columbia
100 Brookwood Place	Group Code: 2698	Company Type: Property & Casualty
Birmingham, AL 35209	Group Name: ProAssurance	State ID Number: 08
(205) 877-4426 ext. [Phone]	FEIN Number: 52-1194407	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
APPROVED	Robert Nkojo	07/09/2008	07/09/2008

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Disposition

Disposition Date: 07/09/2008

Effective Date (New):

Effective Date (Renewal):

Status: APPROVED

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter All Filings	No	
Supporting Document	Consulting Authorization	No	
Supporting Document	Actuarial Certification (P&C)	No	
Supporting Document	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)	No	
Supporting Document	District of Columbia and Countrywide Loss Ratio Analysis (P&C)	No	
Supporting Document	Schedule of Rates or Methodology (P&C)	No	
Rate	Dental Manual Page	No	
Rate	P&S Manual Page	No	

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Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
	Dental Manual Page	Page 36	Replacement	Company Filing # DC0107 Page 36 Payment plans eff 7-1-08.PDF
	P&S Manual Page	Page 48	Replacement	Company Filing # DC0107 Page 48 Payment plans eff 7-1-08.PDF

II. EXCEPTIONS

A. Policy Issuance

1. Item III, Premium Payments, is hereby added to Section 1, Introduction, as follows:

III. PREMIUM PAYMENTS

1. Annual Payment Plan – The premium must be paid in full prior to the inception date of the policy.
2. Semi-Annual Payment Plan – 60% of the premium must be paid prior to the policy inception date and one installment of 40% is due six months after inception.
3. Quarterly Payment Plan – 35% of the premium must be paid prior to the policy inception date, with second and third quarterly payments of 25% each and a final quarterly payment of 15%.

No finance charges or fees apply to these payment plans. The option to pay premium on other than the Annual Payment Plan may be withdrawn by the Company if the insured has failed to make premium payments when due.

B. Rules

II. STATE EXCEPTIONS

A. Policy Issuance

1. Item III, Premium Payments, is hereby added to Section 1, Introduction, as follows:

III. PREMIUM PAYMENTS

1. Annual Payment Plan – The premium must be paid in full prior to the inception date of the policy.
2. Semi-Annual Payment Plan – 60% of the premium must be paid prior to the policy inception date and one installment of 40% is due six months after inception.
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No finance charges or fees apply to these payment plans. The option to pay premium on other than the Annual Payment Plan may be withdrawn by the Company if the insured has failed to make premium payments when due.

B. Rules

1. Section 2, Physicians & Surgeons Specialty Classifications & Codes, is amended as follows:

<u>Specialties</u>	Industry Class Code		
	<u>No Surgery</u>	<u>Minor Surgery</u>	<u>Major Surgery</u>
Cardio-Thoracic Surgery			80141
General Practice	80420(B)	80423	
General Surgery Consultation	80143(B)		
Gynecology		80277(B)	
Hematology/Oncology	80473(B)		
Infectious Disease	80246		
Internal Medicine		80284(B)	
Internal Medicine – Allergy	80254(B)		
Internal Medicine-Cardiology		80281(D)	
Internal Medicine-Cardiovascular Disease	80255(B)	80281(E)	
Internal Medicine-Endocrin	80238(B)		
Internal Medicine-Gastroenterology		80274(C)	
Internal Medicine-Nephrology	80260(B)		

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Cover Letter All Filings Comments: Attachment: Pay Plan cover letter.PDF		
Bypassed - Item: Consulting Authorization Bypass Reason: N/A Comments:		
Bypassed - Item: Actuarial Certification (P&C) Bypass Reason: N/A - Rule filing Comments:		
Bypassed - Item: District of Columbia and Countrywide Experience for the Last 5 Years (P&C) Bypass Reason: N/A Comments:		
Bypassed - Item: District of Columbia and Countrywide Loss Ratio Analysis (P&C)		

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Bypass Reason: N/A
Comments:

	Item Status:	Status Date:
Bypassed - Item:	Schedule of Rates or Methodology (P&C)	
Bypass Reason:	N/A	
Comments:		

May 16, 2008

Honorable Thomas E. Hampton, Commissioner
Department of Insurance, Securities & Banking
810 First Street NE, Suite 701
Washington, DC 20002
Attn: Clark Simcock

RE: ProAssurance Group
NCRIC, Inc. - NAIC 41149
Health Care Professionals Rates and Rules Manual
Filing Number DC-PP-0708

Dear Mr. Simcock:

I submit for your review and approval the premium payment plans for the Health Care Professionals Rates and Rules Manual, which is used for physicians, surgeons, dentists and allied health professionals. Please find attached the manual pages that will be used for the dental program and the physicians and surgeons program. I request the effective date of July 1, 2008 for this filing submission.

If you have any questions or need anything further, please contact me at (800) 282-6242, ext. 4426 or email me at lgoodwin@proassurance.com.

Sincerely,

LaQuita B. Goodwin
Compliance Specialist

Enclosures